

# MISSOURI Real Estate Appraisers COMMISSION

Volume 6 Number 2

September 1999

## MESSAGE FROM THE CHAIRMAN

The Missouri Real Estate Appraisers Commission has been extremely busy the past few months. We have seen a growth in licensure and certification which we feel on the most part has been a result of our recent legislation. HB 1601 makes it mandatory for all appraisers in the State of Missouri to be licensed or certified by the Commission, effective July 1, 1999, unless they are exempt from regulation as stated in Section 339.501.5, RSMo.

The number of examination candidates has exceeded our expectations in the last few months with the examination facility near capacity. The real estate appraiser's examination is administered every other month by the University of Missouri on the Columbia campus. All candidates must have already applied for licensure or certification with the Commission and been approved to sit for the exam by the Commission.

The Commission has proposed a rule, which will establish all renewals on a two (2) year cycle. The continuing education will also coincide with the two (2) year cycle. If your continuing education is due by June 30, 2000, you will automatically go to the new cycle at the time of renewal. Other licensees will assume their new two (2) year cycle either in the year 2001 or 2002, whichever date is consistent with their continuing education date. Also noted in the change for continuing education will be renewal by affidavit stating that the continuing education has been completed. It will be the responsibility of the licensee to keep their CE records and record them on the affidavit. These records will need to be retained in the appraiser's office for inspection by the Missouri Real Estate Appraisers Commission. If you have any questions regarding this issue, please contact the Commission office for clarification.

The Association of Appraiser Regulatory Officials (AARO) has been instrumental in developing a universal "on-line" form for the **Non-Resident Appraiser Application for Temporary Practice**. This form has been added to the AARO web site ([www.aaro.net](http://www.aaro.net)). This will allow non-resident appraisers the opportunity to obtain a temporary practice permit on a form that will be utilized by all states.

Any additional information or documentation required by an individual state may be found on the state's web site, or by contacting the state individually.

The Missouri Real Estate Appraisers Commission will host another seminar probably sometime in the Spring of 2000. If you have specific topics that you would like to have covered, please contact the Commission office and speak to Judith Kolb, Executive Director, with your ideas.



*Willie McCann*

Willie McCann  
Chairman

# MISSOURI REAL ESTATE APPRAISERS COMMISSION HOSTS SEMINAR



Pictured Above: Attendees at the Commission's Seminar

The Missouri Real Estate Appraisers Commission hosted a seminar, "An Afternoon with the Missouri Real Estate Appraiser Commission", on April 23, 1999. The seminar was in conjunction with the Missouri Appraiser Advisory Council (MAAC) "First Annual Missouri Appraiser's Conference", which was held at Pointe Royale in Branson, Missouri. The Missouri Real Estate Appraisers Commission seminar, which offered four hours

of continuing education credit, was given free of charge to its participants. Members of the Commission participating on the panel were Willie McCann, Henry Clabaugh, Tom Garnett, David Millin, and Dottie Phelps. Randy Singer, Director of the Division of Professional Registration, and Judith Kolb, Executive Director of the Missouri Real Estate Appraisers Commission also participated. Areas covered were Professional Registration history; goals and statistics; appraiser history; recently passed appraisal legislation; education; experience; audits; complaints; and renewals. The Missouri Real Estate Appraisers Commission always enjoys meeting with the appraisers in Missouri and keeping them up to date with the changes in the regulation of this profession. We look forward to hosting future seminars for our licensees.

## MESSAGE FROM DIVISION DIRECTOR

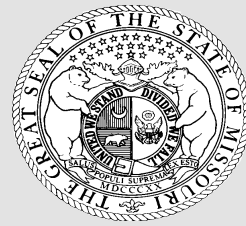


*It was brought to our attention in 1997 that our current licensing system would experience problems with the transition from the 1900s to the year 2000 —*

*known to us as "Y2K". We began exploring the possibility of updating to a new, more efficient licensing system. The contract was awarded and implementation began. For months now you have heard your board staff and me talk about our new licensing system, PROMO. I'm told at this writing, the "go-live" date for our new licensing system is September 22. Hold onto*

*your hats, as we make this ever so bold move! The system is Year 2000 compliant and therefore, the "Y2K" will not affect your regulator. We do not anticipate having any problems with licensing applicants who have been board/commission approved. Everyone should receive their license without undue delays.*

*I'm pleased to announce that this is the Division of Professional Registration's 25th Anniversary. The Division was created as a result of the Omnibus Reorganization Act of 1974. At that time, the Division was part of the Department of Consumer Affairs, Regulation and Licensing, which was later renamed the Department of Economic Development. There were originally 14 licensing boards in the Division, which have now grown to over 30 licensing boards. The Division currently regulates over 300,000 licensees.*



### MISSOURI REAL ESTATE APPRAISERS COMMISSION

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reacom@mail.state.mo.us  
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<http://www.ecodev.state.mo.us/pr/rea/>

Mel Carnahan, Governor

Joseph L. Driskill, Director  
Department of Economic Development

Randall J. Singer, Director  
Division of Professional Registration

### COMMISSION MEMBERS

Willie L. McCann, Chairman  
Linda Blake, Vice Chairman  
Thomas J. Garnett, Member  
Samuel Gill, Member  
David Millin, Member  
Henry "Hank" Clabaugh, Member  
Dorothy (Dottie) Phelps, Public Member

### STAFF MEMBERS

Judith A. Kolb, Executive Director  
Laura Vedenhaupt, Licensing Tech



**MISSOURI**

DEPARTMENT OF ECONOMIC DEVELOPMENT

### OFFICE HOURS

The office of the Missouri Real Estate Appraisers Commission is open Monday through Friday except on state holidays, with staff available to assist you between the hours of 8:00 a.m. and 5:00 p.m.

# QUALIFYING FOR LICENSURE/CERTIFICATION

By Tom Garnett, Chairman, Licensing Committee

The primary function of the Licensing Committee is to determine who qualifies or meets the criteria for licensure or certification, as set by the Appraiser Qualifications Board (AQB). It is the responsibility of this Committee to ensure the protection of the public, with due regard to the honesty, integrity and competency of each appraiser applying for licensure or certification. There are three basic categories that the Licensing Committee reviews to determine if an applicant has met the criteria. These categories are education, examination and overall experience.

The Licensing Committee meets every month to review all applications that have been processed by the Commission Staff. Since the mid to latter part of 1998, applications for review by the Licensing Committee have been increasing steadily, averaging between 15 to 20 per month. This, as you may imagine, keeps the Licensing Committee very busy.

The majority of the applicants reviewed have done a very good job filling out the application, keeping their log in good order and submitting adequate work

samples requested for review.

In some cases it has been necessary to hold an application due to missing, incomplete, illegible or unclear information that is necessary to perform a full review. To prevent this problem from occurring to you or someone in your office, here are a few suggestions you may find helpful.

- Make certain the appraisal log is properly completed, and if hand written, can be easily read. There are six items that are required to be on each appraisal log. They are date of appraisal (effective date of value), location of property (detailed as possible), appraisers involved (applicant and supervisors), appraised value, client's name and property type. Refer to 4 CSR 245-3.010 (7) of the Missouri rules and regulations for a complete list of property types.

*Continued on Page 4*



*Pictured Above: Tom Garnett, Member of the MREAC, while giving his presentation at the MREAC Seminar. Also pictured are Dottie Phelps and David Millin, Members of the MREAC.*

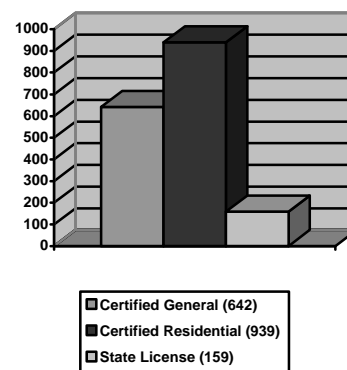
## USPAP ON LINE

The 1999 Uniform Standards of Professional Appraisal Practice can now be viewed on the Appraisal Foundation's Web Site under the ASB heading. There is a direct link to the Appraisal Foundation from the Missouri Real Estate Appraisers Commission web site: [www.ecodev.state.mo.us/pr/rea/](http://www.ecodev.state.mo.us/pr/rea/).

## LICENSEE STATISTICS

Effective August 31, 1999

**TOTAL - 1,706**



## NATIONAL REGISTRY

The Appraisal Subcommittee (ASC) now has the National Registry online. Each state submits data to the ASC monthly to update the Registry with a listing of current state certified/licensed appraisers. The web site address is [www.asc.gov](http://www.asc.gov).

# QUALIFYING FOR LICENSURE/CERTIFICATION

By Tom Garnett, Chairman, Licensing Committee

*Continued from Page 3*

- Double check the number of appraisals claimed in the application for each year; verify the property type shown on the log.
- The applicant and the review appraiser must sign all work samples submitted for review, or the applicant must be named in the report as contributing significant professional assistance.
- Send four complete copies of each appraisal work sample report requested. Please do not submit samples until requested to do so by the Commission.
- The applicant's supervisor or review appraiser must complete an affidavit supporting the applicant's work log.
- The review appraiser who signs the work samples submitted for review is required to send a letter to the Licensing Committee. The letter must explain who is responsible for the analysis, opinions, and conclusions contained within the report. Additionally, the letter must state what percentage of the applicant's work sample was completed by the applicant and if the review appraiser inspected the property.
- Applicants working for the Highway Department, Assessor's office, or HUD must prepare and submit demonstration type reports. These reports

should clearly demonstrate the applicant's knowledge and ability to prepare a detailed written appraisal report.

- Applicants for Certified General must submit demonstration reports which include all three approaches to value. The reports must be self-contained and the Cost Approach must involve accrued depreciation.
- Applicants for State License or Certified Residential must complete at least one of the demonstration reports on a standard Uniform Residential Appraisal Report (URAR) form. The reports must be self contained and the Cost Approach must involve accrued depreciation.
- Double check all reports for adequate supportive information for any opinions and conclusions put forth.
- Be certain the reports show adequate compliance with USPAP regulations and Missouri law.
- Make sure you understand the difference between actual age and effective age with regard to accrued depreciation. Be able to demonstrate the different types of depreciation. (If a home is 89 years old and you show no functional depreciation you must explain why.)
- All adjustments made within the Sales Comparison Approach should be consistent, reason-



able and easily explained. Don't assume the reviewer understands or automatically knows what you were thinking.

- If the Committee has made a request for additional information, an explanation of certain data, or to appear at a Commission meeting, do not get discouraged. Take this as an opportunity to show the Commission your depth of knowledge and the reasoning involved in order to clear up any misunderstandings.

Hopefully, some of these suggestions will help you or an applicant you know.

The goal of the Licensing Committee is to ensure each applicant meets the minimum required criteria for proper public protection, to treat each applicant with a fair, unbiased, and impartial review and to process all applicants for licensure and certification within the State of Missouri in a timely manner.

## NEW NATIONAL USPAP COURSE

The Appraisal Foundation has made available new course materials to assist in promoting uniformity in the instruction and understanding of the Uniform Standards of Professional Appraisal Practice (USPAP). The course, which is known as the national USPAP Course, was developed in a joint effort by the seven Appraisal Sponsors of the Foundation and donated to the Foundation by the group. The sponsors are: American Society of Appraisers, American Society of Farm Managers & Rural Appraisers, Appraisal Institute, International Association of Assessing Officers, International Right of Way Association, National Association of Independent Fee Appraisers and the National Association of Master Appraisers.

The National USPAP Course is a fifteen-hour course with an examination, and includes coverage of all ten appraisal Standards. It also provides a comprehensive overview of the requirements for ethical behavior as set forth in USPAP. This course is available to all educational providers. The Foundation will not teach the course; however, you may check with the Appraisal Sponsors or other educational providers to find out when it will be offered in your area.

The MREAC has adopted and approved this course; however, instructors must still be approved.

## APPRAISAL SUBCOMMITTEE REVIEW

The Appraisal Subcommittee was created by Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (Title XI). It is the responsibility of the Appraisal Subcommittee to monitor State appraiser certifying and licensing agencies for the purpose of determining whether a state agency's policies, practices, and procedures are consistent with Title XI.

In April 1999, the Appraisal Subcommittee performed a field audit on the operation of MREAC. Mr. Herbert Yolles, Chairman of the Appraisal Subcommittee, advised the MREAC on May 21, 1999, that the audit "did not reveal any problem areas". Mr. Yolles further advised that:

*"We are pleased that the Commission regularly submits reliable data to the National Registry and carries out a responsible and balanced enforcement program. Your program deserves praise for timely processing of all applications. Paper and electronic file maintenance is exemplary. We also congratulate you for the hard work that resulted in the recent revisions to Missouri's real estate appraiser statute to implement the revised Appraisal Qualifications Board criteria. It was a pleasure to review such a well-run Program."*

Ben Henson, Executive Director of the Appraisal Subcommittee, as well as Kathryn Gearheard, Senior Appraisal Policy Manager, conducted the audit.



*Pictured Above: Kathryn Gearheard, Ben Henson, both from the Appraisal Subcommittee, and Linda Blake, Vice-Chairman of the MREAC, and Willie McCann, Chairman of the MREAC.*

*This communication by the Appraisal Standards Board (ASB) does not establish new standards or interpret existing standards. The ASB USPAP Q&A is issued to state and territory appraisal regulators to inform all states and territories of the ASB responses to questions raised by regulators and individuals; to illustrate the applicability of the Uniform Standards of Professional Appraisal Practice (USPAP) in specific situations; and to offer advice from the ASB for the resolution of appraisal issues and problems. The ASB USPAP Q&A do not constitute a legal opinion of the ASB.*

# USPAP QUESTIONS & ANSWERS

May 1999

**Q** When I'm deciding whether departure is appropriate in a real property appraisal assignment, how do I figure out what my "peers' actions would be in performing the same or a similar assignment", as required by the Departure Rule?

**A** Although the Definition section of USPAP does not contain a definition of the term "peers", a good description of one's peers is provided in Statement 7:

"Appraiser's peers" are other competent, qualified appraisers who have expertise in similar types of assignments involving similar types of properties.

Appraisers' peers, therefore, may vary: an appraiser whose practice includes primarily urban single family residences will have different peers than one who specializes in dairy farms.

Standards Rule 1-1(b) requires appraisers to be aware of, understand, and correctly employ those recognized methods and techniques that are necessary to produce a credible appraisal.

The Competency Rule requires an appraiser "to have both the knowledge and the experience required to perform a specific appraisal service competently", and suggests a number of ways by which an appraiser can become competent, including personal study, association with others having the requisite knowledge and experience, and retention of experts.

Thus, USPAP suggests at least four ways for an appraiser to determine what his or her peers' actions would be in a specific situation: continuing education, personal research, association with competent appraisers and with other experts.

When confronted by the question, "what would my peers' actions be", an appraiser can research it himself, ask experts or refer to educational materials. However, the most direct way to find an answer is to develop and maintain relationships with competent appraisers, and to discuss with them what their actions would be in a similar assignment.

**Q** Is it okay for me to say in my appraisal report that I've done a Limited Appraisal, even though I didn't invoke the Departure Rule?

**A** USPAP defines "Limited Appraisal" as: the act or process of developing an opinion of value or an opinion of value developed and resulting from invoking the DEPARTURE RULE.

By definition, then, if the Departure Rule is not invoked, an appraisal is not a Limited Appraisal. Further, all USPAP's reporting standards (Standards 2, 5, 8 and 10, and portions of Standards 3 and 6) require that in reporting a Limited Appraisal, an appraiser must "state and explain any permitted departures from applicable specific requirements." A report of a Limited Appraisal that lacks these required disclosures would violate USPAP; a report that disclosed departures that weren't actually taken would be misleading and so would also violate USPAP.

**Q** What standard rule have I departed from when I don't inspect the interior of the subject property?

**A** USPAP has no specific requirements for inspecting a property's interior. Standards Rule 1-1(b) requires an appraiser to "not commit a substantial error of omission or commission that signifi-

cantly affects an appraisal." The Comment to that Rule also states:

In performing appraisal services, an appraiser must be certain that the gathering of factual information is conducted in a manner that is sufficiently diligent, given the scope of work identified according to Standards Rule 1-2(f)...

*Continued on Page 7*

## June 1999

Standards Rule 1-2(e)(i) requires that an appraiser identify a subject property's physical characteristics, including its location and physical attributes. But, note that the required identification must be "relevant to the purpose and intended use of the appraisal". If an interior inspection is not relevant, it is not required. Determining whether an interior inspection is relevant is a scope-of-work decision, as described in Standards Rule 1-2(f). The Comment to that standard rule states:

An appraiser must not allow assignment conditions or other factors to limit the extent of research or analysis to such a degree that the resulting opinions and conclusions developed in an assignment are not credible in the context of the intended use of the appraisal.

However, if information about the property interior is relevant, but impossible to ascertain by personal inspection, the Comment to Standards Rule 1-2(e) requires an appraiser to: obtain the necessary information before proceeding, or where possible, in compliance with Standards Rule 1-2(g), use an extraordinary assumption about such information.

Additional guidance about inspecting properties may be found in Advisory Opinion 2, "Inspection of Subject Property Real Estate", Advisory Opinion 5, "Assistance in the Preparation of an Appraisal", and Advisory Opinion 15, "Using the Departure Provision in Developing a Limited Appraisal."

**Q** Could the coming Y2K (Year 2000) event, and problems that may result from it, have any effect on an appraiser's compliance with USPAP?

**A** Though USPAP doesn't include material specific to Y2K, appraisers could find themselves in violation of their professional standards if they don't prepare properly for Y2K.

Standards 1, 4, 6, 7 and 9 all require appraisers to not "commit substantial error[s] of omission or commission" that could affect their appraisals. Fur-

ther, appraisers must not "render appraisal services in a careless or negligent manner..." Appraisers whose business systems have not been made Y2K-compliant may find that their appraisals violate these USPAP rules. Computer software, such as that used to analyze leases, make mathematical calculations or access online data, may require updating to ensure that appraisers avoid making errors in their work.

Appraisal development standards also require appraisers to identify the scope of work necessary to solve specific appraisal problems. As stated in the Comment to Standard Rule 1-2 (f):

An appraiser must not allow assignment conditions or other factors to limit the extent of research or analysis to such a degree that the resulting opinions and conclusions developed in an assignment are not credible in the context of the intended use of the appraisal.

Thus, an appraiser would not be excused for not taking the steps necessary to solve an appraisal problem due to office systems that were not adequately prepared for the transition to the Year 2000.

In addition, the coming of Y2K may affect the value or marketability of some properties. These include real, personal and business properties whose functions are heavily influenced by date-sensitive systems, including, but not limited to security, irrigation and communication systems. USPAP's appraisal development standards for all types of property require an appraiser to identify those characteristics of a subject property relevant to an appraisal's purpose and intended use. The development standards also require that appraisers collect sufficient data by which to credibly analyze value. These requirements suggest that appraisers should use special care in identifying Y2K issues in both subject and comparable properties for which those issues might have a significant value impact. For properties where Y2K compliance is a significant factor, but cannot be verified, appraisers should include an extraordinary assumption, as defined in USPAP, in their appraisal analyses. Appraisers may want to use language similar to the following when writing such an extraordinary assumption.

***The subject property includes mechanical and electronic systems whose operations may be affected by Y2K (Year 2000) related issues. The appraiser is not an expert in the detection of Y2K issues, but acknowledges that failures in critical systems could adversely affect the performance of the subject property or the market for similar properties.***

*Continued on Page 8*



Unless the appraiser has been provided with specific information regarding the subject's Y2K status, the appraiser assumes that the performance of the subject's critical systems and those of similar properties within that market will not be adversely affected by Y2K issues.

**Q** What is a Hypothetical Condition? Can you give me some examples that might apply in a real property appraisal?

**A** A Hypothetical Condition is defined in USPAP as that which is contrary to what exists, but is supposed for the purpose of analysis.

1. Appraising proposed improvements such as new construction or additions, as of a current date.
2. Appraising a property as if it were free of any contamination when it is known to be contaminated .
3. Appraising a site as if sewer were available when the sewer is not available.
4. Appraising a site as if the zoning were changed .
5. Appraising irrigated farmland on the premise that the water supply is adequate for irrigated crop production, knowing that the existing developed supply is not adequate.

**Q** How does an Extraordinary Assumption differ from a Hypothetical Condition? Can you give some examples that might apply in a real property appraisal?

**A** An Extraordinary Assumption is defined in USPAP as an assumption, directly related to a specific assignment, which, if found to be false, could alter the appraiser's opinions or conclusions.

Comment: Extraordinary Assumptions presume as fact otherwise uncertain information about physical, legal, or economic characteristics of the subject property or about conditions external

to the property, such as market conditions or trends, or the integrity of data used in an analysis.

A Hypothetical Condition is defined in USPAP as that which is contrary to what exists, but is supposed for the purpose of analysis.

Comment: Hypothetical Conditions assume conditions contrary to known facts about physical, legal, or economic characteristics of the subject property or about conditions external to the property, such as market conditions or trends, or the integrity of data used in an analysis.

Appraisers may need to use extraordinary assumptions or hypothetical conditions in performing an assignment. When used in an assignment they become part of the "givens" in an assignment and have a significant effect on the appraiser's opinions and conclusions.

The difference between whether a condition is an extraordinary assumption or a hypothetical condition rests on what the appraiser knows about the condition in question.

If an appraiser cannot verify a certain condition that is critical to the valuation, but which he believes is true and has no reason to doubt is true, then the condition is an extraordinary assumption and the appraiser must comply with appropriate standards having to do with both the development and reporting of the condition.

If, on the other hand, an appraiser is asked to use a condition which he knows to be false but which is necessary for the analysis, then two things are required: the appraiser can use the condition as long as it meets the criteria in USPAP, and the appraiser must not confuse the information with the known facts.

Appraisers must clearly distinguish "false conditions" from those other assumptions or conditions which are believed or taken to be true. To properly distinguish these two, the false conditions are called hypothetical conditions. The best way to distinguish

the two is to ask yourself whether the condition in question is known to be false. If, as of the date of value the condition in question is known to be false, then it is a hypothetical condition. If, as of the date of value, the fact of the condition is unknown and it is reasonable to believe that the condition is true, then the condition is an extraordinary assumption.

The following assumptions would be extraordinary if their use has a significant affect on the appraiser's opinions and conclusions.

*Continued on Page 10*



# NOTICE

The Missouri Real Estate Appraisers Commission is proposing a rule amendment of the Continuing Education requirements. Licensees will no longer be required to submit course completion certificates; however, verification **must be retained by the licensee** for review by the Commission upon request. An affidavit will be completed at the time of renewal verifying the amount of continuing education completed. The following form is an example of the proposed affidavit. Implementation is expected for the 2000 renewal period.

## PROPOSED CONTINUING EDUCATION AFFIDAVIT

Missouri Real Estate Appraisers Commission  
P.O. Box 1335, Jefferson City, Missouri 65102  
(573) 751-0038

Note: All appraisers seeking renewal of their Missouri State license or certificate must complete this form.

1. Name (Last, First, MI) 2. Date of Birth 3. License No

- ☐ I have completed a minimum of (30) (42) hours of continuing education (circle one)
- ☐ I have completed a minimum of 7 hours of the Uniform Standards of Professional Appraisal Practice (may be included in total hours required)

All licensees must complete the following:

I hereby certify that the following continuing education courses were completed during the required education period (list courses):

Course Name	Date Completed	Course Sponsor	Hours*
TOTAL HOURS COMPLETED			

MUST BE SIGNED IN PRESENCE OF NOTARY

Original Signature: \_\_\_\_\_ Date: \_\_\_\_\_

NOTARY PUBLIC EMBOSSER SEAL OR BLACK INK RUBBER STAMP SEAL

STATE OF: \_\_\_\_\_ COUNTY OF: \_\_\_\_\_

SUBSCRIBED AND SWORN BEFORE ME, THIS \_\_\_\_\_ (DAY, MONTH, YEAR)

NOTARY PUBLIC SIGNATURE: \_\_\_\_\_

NOTARY PUBLIC NAME: \_\_\_\_\_ (TYPED OR PRINTED)

MY COMMISSION EXPIRES: \_\_\_\_\_

\*Time devoted to examinations, other than brief periods for review and self-graded quizzes, may not be credited toward the required minimum hours of instruction.

1. Appraising proposed improvements, such as new construction or additions, as of the date of completion (a prospective date of value).
2. Appraising a property as if it were free of environmental contamination when it is not known to be contaminated.
3. Appraising a site as if sewer were available when the fact is unknown and there is no apparent evidence that the sewer is not available.
4. Appraising a site under an assumed zoning when the zon-

ing is not known and there is no evidence that the assumed zoning is not possible.

5. Appraising irrigated farmland on the premise that the water supply is adequate for irrigated crop production, absent any evidence that the supply is not adequate.

## APPRAISER RECIPROCAL AGREEMENTS

Listed below are states with which the MREAC has reciprocity for real estate appraiser licensing and certification. You may contact the MREAC or any listed state for information and an application packet for reciprocal licensing or certification.

State	Phone	Web Site / E-mail address
Alabama	(334)242-8747	<a href="http://agencies.state.al.us/reab/">http://agencies.state.al.us/reab/</a>
<b>Alaska</b>	<b>(907)465-2542</b>	<b><a href="http://www.commerce.state.ak.us/occ/">http://www.commerce.state.ak.us/occ/</a></b>
Arizona	(602)542-1539	<a href="http://www.appraisal.state.az.us">http://www.appraisal.state.az.us</a>
<b>Arkansas</b>	<b>(501)296-1843</b>	<b><a href="mailto:ALCB@mail.state.ar.us">ALCB@mail.state.ar.us</a></b>
Colorado	(303)894-2166	<a href="http://www.dora.state.co.us/real-estate/appraiser">http://www.dora.state.co.us/real-estate/appraiser</a>
<b>Connecticut</b>	<b>(860)566-4292</b>	<b>N/A</b>
Georgia	(404)656-3916	<a href="http://www.state.ga.us/Ga.Real_Estate/">http://www.state.ga.us/Ga.Real_Estate/</a>
<b>Hawaii</b>	<b>(808)586-2704</b>	<b>N/A</b>
Illinois	(217)524-8200	<a href="http://www.state.il.us/obr/realest">http://www.state.il.us/obr/realest</a>
<b>Iowa</b>	<b>(515)281-7393</b>	<b><a href="http://www.state.ia.us/government/com/prof/realappr">http://www.state.ia.us/government/com/prof/realappr</a></b>
Kansas	(785)296-0706	<a href="http://www.ink.org/public/kreab">http://www.ink.org/public/kreab</a>
<b>Kentucky</b>	<b>(502)573-0091</b>	<b><a href="http://www.state.ky.us/govtinfo">http://www.state.ky.us/govtinfo</a></b>
Louisiana	(504)925-4783	N/A
<b>Maine</b>	<b>(207)624-8520</b>	<b><a href="http://www.state.me.us/pfr/led">http://www.state.me.us/pfr/led</a></b>
Massachusetts	(617)727-3591	<a href="http://www.state.ma.us/reg/boards/ra">http://www.state.ma.us/reg/boards/ra</a>
<b>Michigan</b>	<b>(517)241-9236</b>	<b><a href="http://www.cis.state.mi.us/bcs/appr">http://www.cis.state.mi.us/bcs/appr</a></b>
Minnesota	(651)297-6319	<a href="http://www.commerce.state.mn.us/index">http://www.commerce.state.mn.us/index</a>
<b>Mississippi</b>	<b>(601)987-3969</b>	<b><a href="http://www.mab.state.ms/us">http://www.mab.state.ms/us</a></b>
Missouri	(573)751-0038	<a href="http://www.ecodev.state.mo.us/pr/rea">http://www.ecodev.state.mo.us/pr/rea</a>
<b>Montana</b>	<b>(406)444-3561</b>	<b><a href="http://www.commerce.mt.gov/license/POL/pol_boards/rea_board">http://www.commerce.mt.gov/license/POL/pol_boards/rea_board</a></b>
Nebraska	(402)471-9015	<a href="http://dbdec.nrc.state.ne.us/appraiser">http://dbdec.nrc.state.ne.us/appraiser</a>
<b>New Hampshire</b>	<b>(603)271-6186</b>	<b><a href="mailto:NHREAB@juno.com">NHREAB@juno.com</a></b>
New York	(518)473-2728	<a href="http://www.dos.state.ny.us/lcns/appraise">http://www.dos.state.ny.us/lcns/appraise</a>
<b>North Dakota</b>	<b>(701)222-1051</b>	<b><a href="mailto:ndapprbd@btigate.com">ndapprbd@btigate.com</a></b>
Ohio	(216)787-3100	<a href="http://www.com.state.oh.us/real">http://www.com.state.oh.us/real</a>
<b>Oklahoma</b>	<b>(405)521-6636</b>	<b><a href="http://www.oid.state.ok.us/realesta">http://www.oid.state.ok.us/realesta</a></b>
Oregon	(503)373-1505	<a href="http://www.cbs.state.or.us">http://www.cbs.state.or.us</a>
<b>Pennsylvania</b>	<b>(717)783-4866</b>	<b><a href="mailto:appraise@pados.dos.state.pa.us">appraise@pados.dos.state.pa.us</a></b>
South Dakota	(605)773-3178	<a href="http://www.state.sd.us/dcr/appraisers">http://www.state.sd.us/dcr/appraisers</a>
<b>Tennessee</b>	<b>(615)741-1831</b>	<b><a href="http://www.state.tn.us/commerce/regbrdiv">http://www.state.tn.us/commerce/regbrdiv</a></b>
Texas	(512)465-3950	<a href="http://www.talcb.capnet.state.tx.us">http://www.talcb.capnet.state.tx.us</a>
<b>Utah</b>	<b>(801)530-6747</b>	<b><a href="http://www.commerce.state.ut.us/web/commerce/re/udrel">http://www.commerce.state.ut.us/web/commerce/re/udrel</a></b>
Virginia	(804)367-2039	<a href="http://www.state.va.us/dpor/">http://www.state.va.us/dpor/</a>
<b>West Virginia</b>	<b>(304)558-3919</b>	<b><a href="http://www.state.wv.us/appraise">http://www.state.wv.us/appraise</a></b>
Wyoming	(307)777-7141	<a href="http://commerce.state.wy.us/B%26C/REC">http://commerce.state.wy.us/B%26C/REC</a>



## DISCIPLINARY ACTIONS

James M. Mahoney  
RA 003310 – Certified Residential  
Violation: USPAP Violations SR 1-4(a)(b)(iv)(v); SR 2-1(b)  
Order of the MREAC Regarding Issuance of a Probated Certification. Effective 2-19-99.  
Probation 1 year. Complete an approved course in both market data analysis and fundamentals of rural appraising. Within 180 days after entering into the Order, Mahoney shall submit an assignment log to the Commission stating all appraisals completed during that time period for possible selection of work samples for review by the Commission.

Rick Stanley  
RA 002367 – Certified General  
Violation: USPAP Violations: SR 2-2(a)(xii); SR 2-3; SR 2-5.  
Joint Stipulation with MREAC. Effective 4-23-99.  
Probation 1 year. Complete a 15 hour approved course in the Uniform Standards of Professional Appraisal Practice (USPAP). Within 180 days after entering into this Agreement, Stanley shall submit an assignment log to the MREAC stating all appraisals completed during that time period for possible selection of work samples for review by the Commission.

Vickie Turpin  
RA 00 1164 – Certified General  
Violation: USPAP Violations: SR 1-1(a)(b)(c); SR 1-3(a)(b); SR 1-4(a)(b)(ii)(iii)(vi); SR 1-5(b)(I)(ii).  
Joint Stipulation with MREAC. Effective 7-15-99.  
Probation 1 year. Complete 30 hours of a tested commercial appraisal course. Within 180 days after entering into this Agreement, Turpin shall submit an assignment log to MREAC stating all appraisals completed during that time period for possible selection of work samples for review by the Commission.

### TO FILE A COMPLAINT

If you believe the practice or service by an appraiser to be unethical, contain violations to the uniform standards of professional appraisal practice, or outside the

scope of their appraising license/certificate, please contact the MREAC to obtain a complaint form. Make sure that your complaint includes allegations of violations cited and a copy of the appraisal report. You may contact this office by calling 573-751-0038.

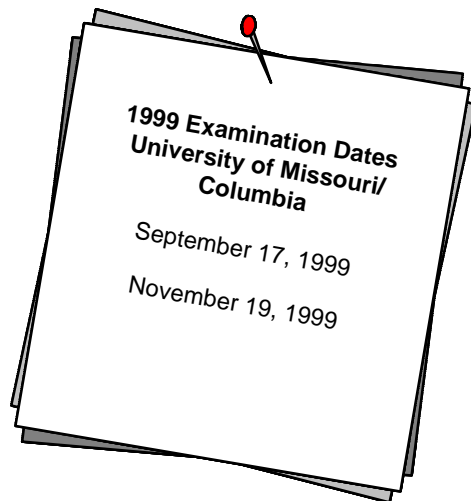
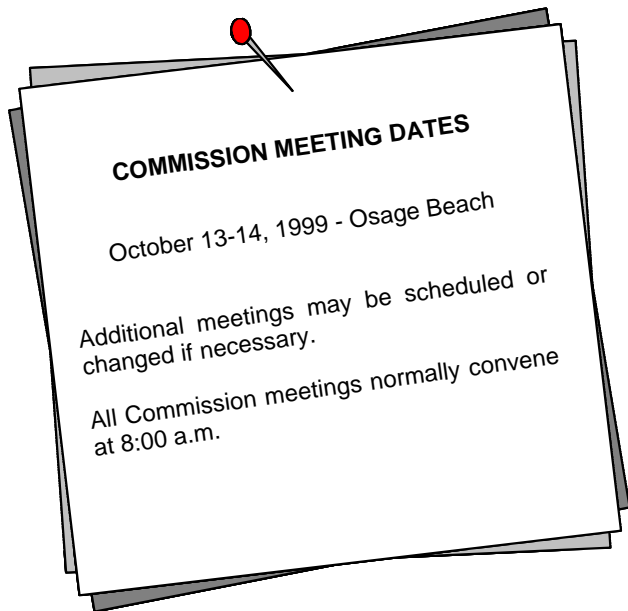
The following appraisers failed to renew their Missouri li-

## FAILURE TO RENEW EXPIRATION DATE – JUNE 30, 1998

censes/certificates by June 30, 1998. The public is hereby notified that these appraisers presently hold a "*not current*" status with this Commission. If the name of an individual is incorrectly listed please contact the Missouri Real Estate Appraisers Commission.

Alexander, Dudley  
Annis, Herbert  
Atherton, James  
Barnes, Donald  
Black, Kenneth  
Bommarito, Katherine  
Brewer, H. Rice  
Bubna, Kevin  
Burr, Dennis  
Callahan, Marie  
Clark, Keith  
Cunningham, Larry  
Elwell, Daric  
Garcia, Jesse  
Glover, James  
Glynn, Michael  
Gwinnup, Stephen  
Hendrix, Valerie  
Hodson, Stephen  
Horn, Edwin  
Ireland, Ronald  
Johnson, Noble  
Kemner, Richard  
Kirby, David  
Lampitt, Arthur

Marak, Daniel  
Massey, Glyn  
Moffit, John  
Raulerson, James  
Ross, Carol  
Rueb, Jimmy  
Schramm, Steven  
Scroggin, Clark  
Smith, Diana  
Smith, Harold  
Sparks, L. M.  
Stoops, Sharla  
Thomson, William  
Tracy, Mark  
Trickey, Donald  
Umphrey, William  
Van Der Web, Martin  
Wahlman, Charles  
Watkins, Jennifer  
Webb, Linda  
William, Kenneth  
Wilson, Allen  
Wilson, Frank  
Winters, Gary  
Wright, Elisha



## CHANGE OF ADDRESS NOTIFICATION

(PLEASE TYPE OR PRINT)

Section 339.529 RSMo: Whenever a state-certified or state-licensed real estate appraiser changes the location of his/her business or residence, he/ she must give written notification of the change to the MREAC within thirty (30) working days of the change.  
Return this form to:

<b>APPRAISER NAME</b>	<b>LICENSE/CERTIFICATE NUMBER</b>
<b>BUSINESS NAME</b>	
<b>NEW BUSINESS ADDRESS</b>	<b>NEW RESIDENCE ADDRESS</b>
<b>NEW BUSINESS PHONE</b>	<b>NEW RESIDENCE PHONE</b>
<b>SIGNATURE</b>	<b>DATE</b>

Missouri Real Estate Appraisers Commission  
P.O. Box 1335  
Jefferson City, MO 65102